



We're here with you

For the good times. For the tough times. For lifetimes.

HMSA health plans for individuals and families
2025



An Independent Licensee of the Blue Cross and Blue Shield Association





Aloha,

Thank you for choosing HMSA. It's our privilege to provide you with quality health plans that support your health and well-being and friendly customer service. We're proud to offer plans that give you:

- The freedom to choose from thousands of local doctors and other health care providers.
- Quality care from Hawaii's top doctors and hospitals.
- Convenient care when you need it, including telehealth benefits that let you talk to a doctor from home.
- Benefits if you need to travel to the Mainland and many locations worldwide.
- A variety of dental plans that make it easy to get the dental care you need and improve your overall health.

In the following pages, you'll find information about the benefits and services you'll have access to as an HMSA member. If you have questions, we're happy to help. See the back cover for ways to contact us.

Thank you for learning more about HMSA. No matter where you are in life, we've got a plan for you.

Mahalo,

Mark M. Mugiishi, M.D., F.A.C.S.
President and Chief Executive Officer

Why do I need health insurance?

Health insurance helps protect you from the high cost of medical care. Without insurance, you could pay \$2,000 for a visit to the emergency room or \$22,000 for a five-day stay in the hospital. Insurance also helps pay for visits to the doctor, prescription medications, and preventive services.

The federal government runs the health insurance marketplace on HealthCare.gov. If you need help paying for health insurance, you may qualify for financial help from the federal government. Go to HealthCare.gov to learn more.

How do I get health insurance?

There are two ways to shop for an individual health plan.

Visit HealthCare.gov if you would like to apply for financial help to pay for your health plan. Or call 1 (800) 318-2596.

Visit hmsa.com to shop for an HMSA health plan. Or call (808) 948-5555, option 1, or 1 (800) 620-4672, option 1. Our representatives are available Monday through Friday, 8 a.m. to 5 p.m. You can also visit us at an HMSA Center where we can answer all of your questions in person. For locations and hours, visit hmsa.com.



Shopping for your health plan



HMSA offers plans that give you the freedom to choose your own doctors and specialists from our network.

- Our health plans include a deductible, premium, and out-of-pocket maximum.
 - The deductible is the amount you pay for certain services each calendar year before your health plan pays.
 - The premium is the amount you pay monthly to your health insurer for your health plan.
 - The out-of-pocket maximum is the most you'll have to pay per calendar year for covered services. Once you reach this amount, your plan pays 100% of the allowed amount for covered services excluding taxes.

Here's what you need to know when shopping for your plan:

- Platinum and Gold plans usually have lower deductibles and higher monthly premiums.
- Silver and Bronze plans often have higher deductibles and lower monthly premiums.
- Catastrophic plans usually have high deductibles and low monthly premiums. These plans are designed to protect you from worst-case scenarios such as serious illness or injury. Certain eligibility rules apply.

Get the best with HMSA



As an HMSA member, you'll have benefits at every stage of your life. Here's what you'll get with our health plans.

- **Choices.** You can choose from a statewide network of 7,500 doctors, specialists, and other health care providers.
- **Access to Hawaii's top-rated hospitals and clinics.** Hospitals and medical centers in our network specialize in childbirth, cardiac care, cancer treatment, full-service women's care, spine surgery, bariatric surgery, and more.
- **Convenient after-hours care.** When you need care that can't wait until the next day but it isn't an emergency, you have a few options. You can connect with a doctor online, visit an urgent care clinic, or go to a MinuteClinic®, the medical clinic in selected Longs Drugs stores on Oahu.
- **Telehealth benefits.** Telehealth is a safe, valuable option that helps you communicate with your doctor from your home or office. Talk to your doctor about the telehealth option that's best for you, whether it's a video visit or email check-in. For details about your plan benefits, check your *Guide to Benefits*.
- **Care when you travel.** Your plan gives you access to more than 1.7 million doctors and hospitals nationwide and in 170 countries and territories worldwide.
- **A healthy smile.** HMSA has comprehensive PPO and HMO dental plans that work with your medical plan to support your needs.
- **Vision care.** We've partnered with EyeMed Vision Care to bring you a vision plan that provides you with the right mix of independent and national and regional retail providers. You'll also have online tools that make it easy to manage your vision benefit and exclusive offers on vision extras.
- **Support for a healthier life.** Our tools and programs can help you live healthier and happier at little or no cost. Whether you want to lose weight or manage your stress, we offer programs and services that can help you reach your goal.
- **Discounts.** Our member discount program helps you save on health-related products and services like fitness apparel, acupuncture, massage therapy, gym memberships, and more.



- **Prescription drugs.** With HMSA, you'll enjoy better drug benefits with greater convenience and more savings. Save money with mail-order prescriptions and generic drugs. If you have long-term medications, save time by ordering a 90-day supply. And generic drugs are available for a copayment even before you meet the deductible. This benefit isn't included in the Catastrophic Plan.
- **Convenient online tools.** Manage your health plan online when you sign up on hmsa.com. Register by clicking My Account Login to see your claims, manage prescriptions, print a duplicate HMSA membership card, and learn about well-being programs available to you at little or no cost.
- **HMSA's Online Care®.** Download the app to see a doctor 24/7/365 and get professional advice, diagnoses, and prescriptions sent to your pharmacy.
- **Fitness benefits.** Move more for less with the Active&Fit Enterprise™ program. Join one of thousands of participating fitness centers for just \$75 a plan year. Access on-demand workout videos and get a home fitness kit, too.
- **Discounts on health-related products and services.** With HMSA365 and ChooseHealthy®, you can get discounts on massage therapy, medical transportation, healthy eating, and more.

To learn more about HMSA's health and well-being resources, visit hmsa.com/well-being.

Amwell is an independent company providing hosting and software services for HMSA's Online Care platform on behalf of HMSA.

The ChooseHealthy program is provided by American Specialty Health Group Inc. and ASH Technologies Inc. (ASH). ASH is an independent specialty health organization, offering musculoskeletal health provider networks and programs, fitness center networks and programs, and well-being solutions on behalf of health plans, employers, and other clients. The Active&Fit Enterprise program is provided by American Specialty Fitness, Inc. ChooseHealthy and Active&Fit Enterprise are trademarks of ASH and used with permission herein.

EyeMed Vision Care is an independent company making available routine vision benefits on behalf of HMSA.

Shopping for a dental plan



With HMSA Dental, you get the same great benefits you expect from our health plans. We've got you covered for cleanings, fillings, and services that improve your dental and overall health. Choose from hundreds of dentists across the state.

You can choose from two types of HMSA Dental plans:

- **HMSA Dental PPO**

With this plan, you can choose from a network of over 90% of the dentists in Hawaii, so it's easy to find one who'll meet your needs. And you have access to a network of dentists if you travel to the Mainland.

For help finding a dentist when you travel, visit hmsadental.com/find-a-dentist or call 1 (800) 792-4672.

One of the best features of the PPO dental plan is the rollover benefit. These rollover dollars can help pay for unexpected visits or higher out-of-pocket costs for complex procedures. You must meet certain requirements to use this benefit. For more information about the rollover benefit, visit hmsadental.com/rollover.

- **HMSA Dental HMO**

With this plan, you can visit any of 12 dental centers in the state-wide Hawaii Family Dental network or choose a dentist from our expanding HMO network in Hawaii. These plans typically have low copayments and no calendar year maximum to help you manage your out-of-pocket costs.

- **Oral Health for Total Health**

HMSA members who are enrolled in Oral Health for Total HealthSM receive additional dental benefits that can improve total health, enhance quality of life, and lower medical and dental care costs.

If you've been diagnosed with a qualifying medical condition you can enroll in Oral Health for Total Health. If you have HMSA medical and dental plans, we may have already enrolled you.

Qualifying medical conditions include diabetes, coronary artery disease, stroke, oral cancer, head and neck cancers, Sjögren's syndrome, chronic obstructive pulmonary disease, end-stage renal disease, metabolic syndrome, and pregnancy.

To learn more and find your plan, go to hmsadental.com.



hmsa.com

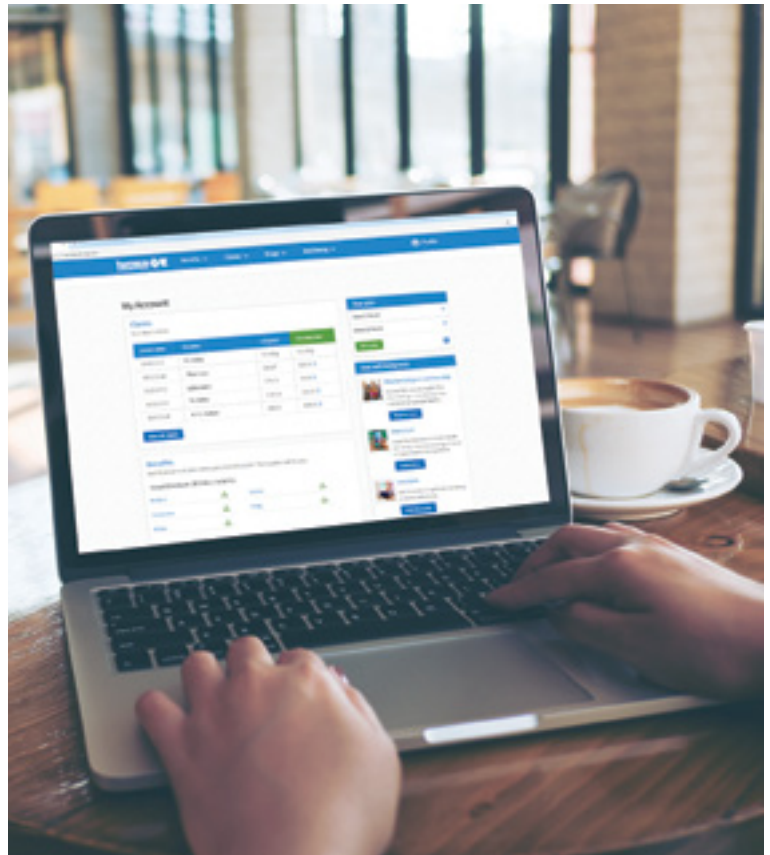
View health plan information, member benefits, and more on hmsa.com.

Click My Account Login to:

- Request or print a copy of your HMSA membership card.
- Use an annual maximum out-of-pocket calculator to see how much you need to pay for covered services in a plan year.
- See if you've reached your plan's deductible, if your plan has one.
- See the health care services you've used and how much you've paid for them.
- View your *Guide to Benefits* for details about your health plan.

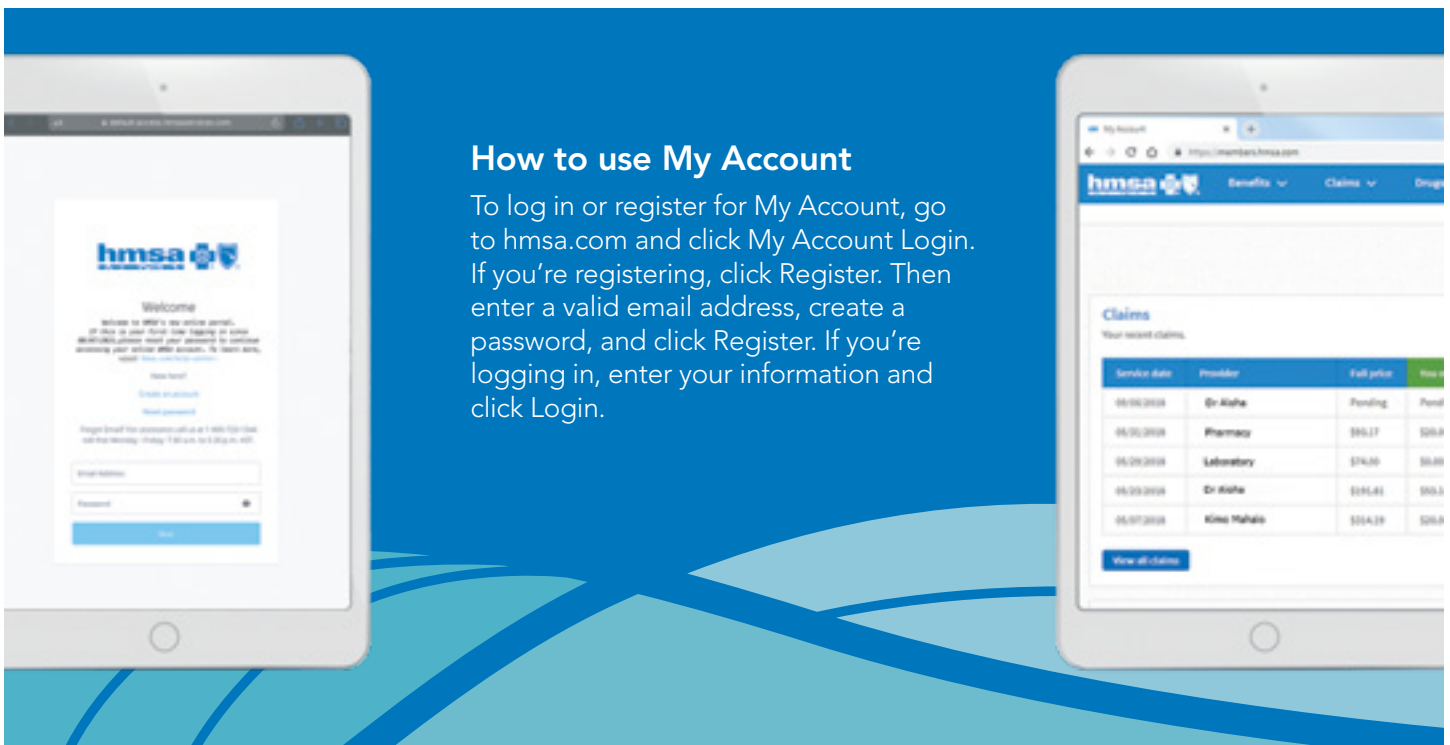
You can also:

- Search for a doctor.
- Find health and fitness savings with HMSA365.
- Learn more about the well-being programs available to you and your family.
- Find information and resources related to the latest health news.



How to use My Account

To log in or register for My Account, go to hmsa.com and click My Account Login. If you're registering, click Register. Then enter a valid email address, create a password, and click Register. If you're logging in, enter your information and click Login.



HMSA Individual **Medical** Plans

Choose a health plan that meets your health needs and budget.

Plan Benefits			
	Platinum PPO	Gold PPO I	Gold PPO II
Estimated monthly premiums Premiums are based on a 21-year-old nonsmoker. Actual premiums will be based on an applicant's age on plan effective date.	\$514.50	\$452.48	\$424.85
Deductible, single person	\$0	\$500	\$1,500
Annual maximum out of pocket, single person	\$4,300	\$7,800	\$7,800
Coinsurance Percentages represent most of the plan's benefits. For a complete list of coinsurance percentages, check the plan's <i>Guide to Benefits</i> .	10%	20%*	25%*
Doctor office visit	\$10	\$30	\$30
Specialist office visit	\$20	\$60	\$60
Ambulance	10%	20%*	25%*
Emergency room	\$100	20%*	25%*
Prescription drugs Generic/preferred/other brand-name/specialty (30-day supply)	\$5/\$10/\$50 [◇] /\$150	\$15/\$30/\$50 [◇] /\$200	\$15/\$30/\$60 ^{◇◇} /\$250
Value-added benefits Available before you reach the deductible			
Adult vision	✓	✓	✓
HMSA's Online Care [®] (\$0 copayment)	✓	✓	✓
Annual wellness exam	✓	✓	✓
Generic drugs (excluding single source)	✓	✓	✓
Fitness membership (\$75 annual copayment) Must be at least 16 years of age to participate.	✓	✓	✓
Acupuncture/massage therapy (Complementary Care Rider)	✓		

This is only a summary. For complete information, see your *Guide to Benefits*. All benefits are for services from a participating provider. For details about your benefits and costs, visit hmsa.com or call (808) 948-5555, option 1, or 1 (800) 620-4672, option 1. TTY users, call 711.

HMSA PPO PLANS

Preferred Provider Organization Plans

Freedom to choose your own doctor.

Silver PPO DIRECT <small>Available only on hmsa.com</small>	Silver PPO	Bronze PPO I	Bronze PPO II HSA	Catastrophic***
\$374.55	\$476.76	\$348.54	\$357.84	\$200.50
\$5,000	\$5,000	\$7,500	\$7,100	\$9,200
\$8,000	\$8,000	\$9,200	\$7,100	\$9,200
YOUR OUT-OF-POCKET COSTS				
40%*	40%*	50%*	0%*	0%*
\$40	\$40	\$50	\$0*	\$35**
\$80	\$80	\$100	\$0*	\$0*
40%*	40%*	50%*	0%*	0%*
40%*	40%*	50%*	0%*	0%*
\$20/\$40/\$80*◇◇◇/\$350*	\$20/\$40/\$80*◇◇◇/\$350*	\$25/\$50*/\$100*◇◇◇◇/\$500*	\$0*	\$0*/\$0*/\$0*/\$0*
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓		
✓	✓	✓	✓	

* Member's cost after the deductible is met.

** First three visits per calendar year are covered before you reach the deductible.

*** This is single coverage for individuals who are under 30 years of age or have a hardship exemption.

◇ \$25 copayment plus \$25 other brand-name cost share
 ◇◇ \$30 copayment plus \$30 other brand-name cost share
 ◇◇◇ \$40 copayment plus \$40 other brand-name cost share
 ◇◇◇◇ \$50 copayment plus \$50 other brand-name cost share

HMSA Individual **Dental** Plans

Plan Benefits	PPO PLANS <i>Freedom to choose your own dentist.</i>			
	Dental PPO Bronze		Dental PPO Silver	
Monthly premiums	\$18.06 (ages 19+)	\$36.97 (ages 0-18)	\$27.73 (ages 19+)	\$31.28 (ages 0-18)
Coverage	Adult	Pediatric ¹	Adult	Pediatric ¹
Deductible	\$25 Applies to all categories	\$25 Applies to all categories	\$50 Applies to Basic and Major categories	\$50 Applies to Basic and Major categories
Waiting period(s)	6-month Basic	None	3-month Basic 12-month Major	None
PREVENTIVE YOUR COINSURANCE (PARTICIPATING PROVIDER) ²				
Exams	10%		0%	
X-rays (bitewing/full-mouth)	10%		50% ⁵ 70%	
Cleanings	10%		0%	
ROUTINE/BASIC YOUR COINSURANCE (PARTICIPATING PROVIDER) ²				
Fillings	40%		50% 70%	
Periodontal treatment	Not a benefit	40% Scaling and root planing	60% ³ 70%	
Root canals	Not a benefit	40%	60% ³ 70%	
Extractions ⁴	40% for nonsurgical extractions		50% nonsurgical 70% nonsurgical	
All other X-rays	40%		50% 70%	
MAJOR YOUR COINSURANCE (PARTICIPATING PROVIDER) ²				
Crowns	Not a benefit	60% Noble metal crowns	60% 70% Noble metal crowns	
Bridges	Not a benefit	Not a benefit	60% Not a benefit	
Dentures (complete/partial)	Not a benefit	60%	60% 70%	
Extractions ⁴	Not a benefit	60% for surgical extractions	60% surgical 70% surgical	
CALENDAR YEAR				
Calendar year maximum	\$1,000	None	\$1,000 None	
Out-of-pocket maximum	Does not apply	\$400 child/\$800 (2+ children) max	Does not apply \$400 child/\$800 (2+ children) max	
Rollover	Yes	No	Yes No	

*Endodontic and periodontic services are Major services for adults age 19 years and older and are subject to the deductible.

¹Pediatric benefits apply to members ages 0–18 years. Services will continue through the year they turn 19 years.

²Your copayment may be higher if you receive services from a nonparticipating provider. Also, you may owe the difference between the amount billed by the nonparticipating provider and the eligible charge or if you choose a high-cost procedure.

NOTE: The Affordable Care Act requires that all individual health plans include pediatric dental benefits as an essential health benefit.

			HMO PLANS <i>See dentists in our HMO dental network.</i>	
Dental PPO Gold		Pediatric Essential	Dental HMO Silver	
\$39.44 (ages 19+)	\$44.35 (ages 0-18)	\$44.63 (ages 0-18)	\$23.12 (ages 19+)	\$24.06 (ages 0-18)
Adult	Pediatric ¹	Pediatric ¹	Adult	Pediatric ¹
\$0	\$0	\$0	\$0	\$0
6-month Basic 12-month Major	None	None	12-month Major	None
YOUR COINSURANCE (PARTICIPATING PROVIDER)²			YOUR COPAYMENT	
0%		0%	\$10	
0%		0%	\$5 & up	
0%		0%	\$10	
YOUR COINSURANCE (PARTICIPATING PROVIDER)²			YOUR COPAYMENT	
30%		30%	\$40 & up	
50% ³	30% Scaling and root planing	30% Scaling and root planing	\$90 & up*	
50% ³	30%	30%	\$285*	
30% for nonsurgical extractions		30% for nonsurgical extractions	\$10 for nonsurgical extractions	
30%		30%	\$5 & up	
YOUR COINSURANCE (PARTICIPATING PROVIDER)²			YOUR COPAYMENT	
50%	50% Noble metal crowns	50% Noble metal crowns	\$225 & up	
50%	Not a benefit	Not a benefit	\$225 & up	Not a benefit
50%		50%	\$250 & up	
50% for surgical extractions		50% for surgical extractions	\$155 for surgical extractions	
\$1,000	None	None	None	None
Does not apply	\$400 child/\$800 (2+ children) max	\$400 child/\$800 (2+ children) max	Does not apply	\$400 child/\$800 (2+ children) max
Yes	No	No	No	No

³These services are covered under the major category. A 12-month waiting period may apply. Please refer to the *Dental Guide to Benefits* for information.

⁴Extractions for orthodontic reasons aren't covered.

Some pediatric services require authorization to ensure certain treatments, procedures, or devices meet the payment determination criteria before the service is rendered. Please refer to the *Dental Guide to Benefits* at hmsadental.com for complete information on provisions.

⁵For adults age 19 and older, the waiting period will be waived for X-rays. Please refer to the *Dental Guide to Benefits* for more information.



Serving you

Meet with knowledgeable, experienced health plan advisers. We'll answer questions about your health plan, give you general health and well-being information, and more. Hours of operation may change. Please go to hmsa.com/contact before your visit.

HMSA Center in Honolulu

818 Keeaumoku St.

Monday–Friday, 8 a.m.–5 p.m. | Saturday, 9 a.m.–2 p.m.

HMSA Center in Pearl City

Pearl City Gateway | 1132 Kuala St., Suite 400

Monday–Friday, 9 a.m.–6 p.m. | Saturday, 9 a.m.–2 p.m.

HMSA Center in Hilo

Waiakea Center | 303A E. Makaala St.

Monday–Friday, 9 a.m.–6 p.m. | Saturday, 9 a.m.–2 p.m.

HMSA Center in Kahului

Puunene Shopping Center | 70 Hookele St., Suite 1220

Monday–Friday, 8 a.m.–5 p.m. | Saturday, 9 a.m.–1 p.m.

HMSA Center in Lihue

Kuhio Medical Center | 3-3295 Kuhio Hwy, Suite 202

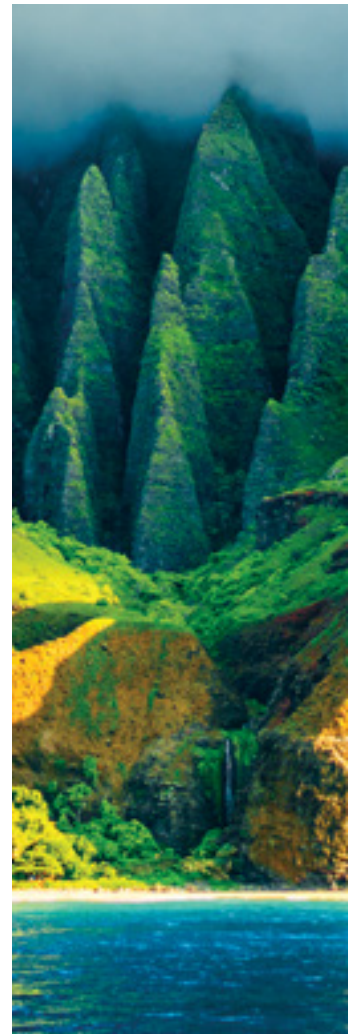
Monday–Friday, 8 a.m.–4 p.m.

Contact HMSA. We're here with you.

Call (808) 948-6111 or 1 (800) 776-4672.

hmsa.com

     [@hmsahawaii](https://www.instagram.com/hmsahawaii)



Together, we improve the lives of our members and the health of Hawaii.
Caring for our families, friends, and neighbors is our privilege.

